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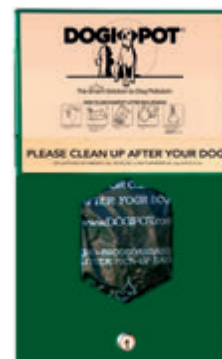
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# Maintaining Our Timeshare Professional Community

by Sharon Scott Wilson, RRP

Our team at Resort Trades launched the Trades Learning Center in May 2020 in response to the pandemic. It's a way for the resort community to stay connected with one another. We provide everything we do for free: the monthly print edition of Resort Trades, our weekly eZine – Resort Trades Weekly, our Business Directory and website, and our series of webinars, the Trades Lunch Bunch events.

If you'd like to help us help you, join one of our Lunch Bunch events and engage with your thoughts and questions. Subscribe to the Resort Trades YouTube channel and share events you liked with your network. Write or call me with your ideas for events, speakers, and articles you'd like us to include. And, best of all, tell your suppliers you "saw it in the Trades."

## The Trades Lunch Bunch January 2021 Series

Join us almost every Friday as Resort Trades magazine hosts a live, online 'Brown Bag Lunch.' Half-hour sessions cover topics of interest to resort team members from almost any department; whether they hail from the front or back of the house.

While COVID has quashed our in-person meetings for now, people in our industry are darned social! So, take a break; grab a snack or a sandwich; and gather with your peers in the resort community.

### Scheduled for January:

**January 8, 2021; 1:00 p.m. ET**  
**Using LinkedIn to Build Your Personal Brand**

With more than 30 years in digital marketing, Sheryl Cattell, MBA, CSM, MCLC is the founder of the South Florida Interactive Marketing (sfima.com), a digital marketing coach for the BizHack Academy and a Master Certified Life Coach. The topics that will be covered include:

1. Tips on profile enhancements you will want to make
2. Get your social selling score and compare with others in your industry and network
3. Tips on growing your network

4. How to get more mileage from your posts (from hundreds to thousands of views)

### About Sheryl Cattell

Sheryl Cattell, CLC is founder of Personal Legend Coaching, dedicated to help overwhelmed high achievers, to realize and attain their "personal legend." Sheryl is a Master Certified Life Coach from the Certified Life Coach Institute. She is the recipient of several ARDY Awards and spent nearly ten years shaping the digital footprint of Bluegreen Vacations. For more information please visit [www.personallegendcoaching.com](http://www.personallegendcoaching.com), look her up on LinkedIn <https://www.linkedin.com/in/scattell> or email [sheryl@personallegendcoaching.com](mailto:sheryl@personallegendcoaching.com).



### January 22, 2021

**Amy Lipka**  
**"7Across Plans to 'Get Your Travel On'"**

After Wyndham Destinations purchased DAE, renaming it 7Across, the company undertook an ambitious project to expand the rebranded exchange company. One of their first moves was to place long-time RCI veteran Amy Lipka as Managing Director. Amy will be discussing how 7Across plans to fulfil their promise, which says, "We're on a mission to connect you to your greatest vacation – with the least amount of hassle."

A native of Indianapolis, Amy joined RCI's Call Center in 1989 (as a teen, we are sure). She gradually moved up the chain of command from the position of Account Executive, Business Development, to VP, Business Development before being handed the reigns of 7Across. In her senior position as a VP, she focused in large on working with clubs and expanding RCI's reach across the country.

Lipka is a long-time member of the American Resort Development Association (ARDA), serving on numerous committees for ARDA. She has achieved the industry certification of Registered Resort Professional (RRP) and attended Indiana University – Purdue



University at Indianapolis with a concentration in business management and geography. She currently lives near Indianapolis, Indiana, with her husband and two daughters.

### January 29, 2021

**Jason Gamel**  
**"ARDA 2021 - The Playbook, the Players, and the Way Forward"**

When Gamel stepped into the leading role for the American Resort Development Association (ARDA) in April 2019 as president and CEO, he could never have expected to face the maelstrom brought on by COVID a year later. His leadership and strength in the face of challenge can be seen throughout his performance this past year. With so much depending on ARDA's work on behalf of the industry, Jason has a lot resting on him. He'll be sharing his plans for the coming year and his outlook for the industry's future.

Gamel served ARDA previously as the vice president of government affairs, but left for several years to work at Wyndham Destinations as SVP of Legal. Prior to his first stint at ARDA, Gamel was an associate at BakerHostetler, one of the nation's largest law firms, in their hospitality practice.



Go to [ResortTrades.com/LearningCenter](http://ResortTrades.com/LearningCenter) for more information and to register. On the registration form, be sure to check the box at the end which says, "Auto-subscribe to future webinars from this host" so you'll get a notice whenever a new live event is ready to start.

If you missed any of our previous Lunch Bunch events, you can find them on the Resort Trades YouTube channel. Be sure to hit the subscribe button and the notification bell to make sure you don't miss any of the industry's influencers.

### About Sharon Scott Wilson, RRP

*Resort Trades magazine Publisher Sharon Scott Wilson, RRP, has been part of the timeshare/vacation ownership industry since 1989.*



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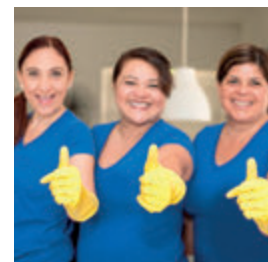
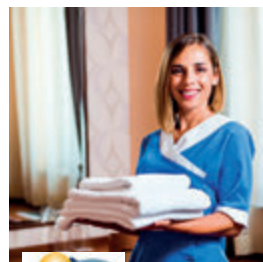


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# Forecast 2021

## Return to Normalcy

By Phillip M. Perry

*Businesses can look forward to an increasingly favorable operating environment in 2021 as the economy gradually rebounds from the effects of the Covid-19 pandemic. A robust housing market should help generate activity in many business sectors, while higher corporate profits should fuel a gradual return to more aggressive capital investments. The arrival of a Covid-19 vaccine, anticipated by the middle of the year, should invigorate consumer and business confidence and elevate employment levels.*

Relief is in sight. Battered by the pandemic and scrambling to shore up finances, businesses can look forward to an easing of the pain over the next 12 months. Economists anticipate a gradual but noticeable recovery fueled by a surge in corporate profits, a strong housing market, and the successful roll out of a vaccine.

"The COVID-19 recession is over, and the economy is currently in an early-cycle

expansion," says Sophia Koropecyk, Managing Director of Industry Economics at Moody's Analytics, a research firm based in West Chester, Pa. (economy.com).

The healthier the economy, the better for business profits. And Moody's expects the nation's Gross Domestic Product (GDP) to increase at a 4.1% clip for 2021. That's a welcome rebound from the previous year's decline, expected to come in at 3.6% when figures are finally tallied. (The GDP, the total of the nation's goods and services, is the most commonly accepted measure of economic growth.)

The Joe Biden presidential win should support an economic rebound in three areas. "Biden has proposed significantly more fiscal stimulus, which will pack a punch in the coming year as aggregate demand is still recovering from the pandemic," says Koropecyk. "Second, Biden would not resume Trump's tariff wars with China, which have acted as a tax increase for consumers. Finally, Biden will liberalize international

immigration, which will boost the supply of labor and in turn the economy's potential."

Faster economic growth, says Moody's, should in turn help boost corporate profits by an expected 17.1% in 2021—a dramatic turnaround from the 13.8% decline of the past 12 months, and reason for optimism about a return to the aggressive capital expenditures so critical to an economic rebound.

### Slow and steady

For most businesses, the return to normal should be gradual. During the first half of 2021 households will continue to self-quarantine as a wave of bankruptcies boosts the number of permanent job losses. By summer, says Koropecyk, things should look different. "The economy will regain its stride in the second half of the year, when a vaccine or treatment is assumed to be widely available."

Business owners seem to share Moody's optimistic mindset. "Even though there's still a lot of uncertainty out there, many companies

**O**n the plus side, consumers might well start to view timeshare opportunities as favorable vacation alternatives.

# FORECAST

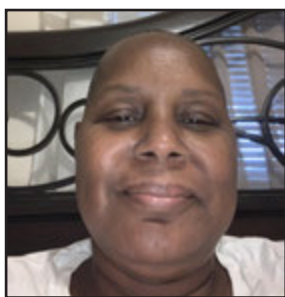
# 2021





## Meet Venus, January Survivor

I am a wife, mother and grandmother who during Covid-19 was diagnosed with Stage 2 Breast Cancer. Unfortunately, life doesn't stop when something this devastating happens. The bills continue to come and providing for my family doesn't stop, even though every part of your being shuts down. The added financial burdens that come with the diagnosis (even with medical insurance) become an overwhelming stressor on top of actively fighting for your life.



Survivor Venus

My family and I rely our faith, the miracles of modern medicine and our motivation to conquer the fears of fighting cancer without losing the hope that sustains us. Being led to people like you Miss Cathy / Send Me On Vacation, gives people like me and my family the strength to carry on. Battling breast cancer on your own or even with your family is extremely difficult and the amount of energy and time invested into the process is all consuming. Knowing I can find the answers from others while attending your vacation and forming a sisterhood of fighters while at the same time bonding with them on vacation, is the single most important tool I can use to get through the next few years fighting cancer and come out on the other end.

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Venus

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have a positive outlook," says Tom Palisin, Executive Director of The Manufacturers' Association, a York, Pa.-based regional employers' group with more than 370 member companies ([mascpa.org](http://mascpa.org)). "Maybe they're being overly confident, but our members seem to feel that in six months' time things will have turned around significantly."

With its diverse membership in food processing, defense, fabrication, and machinery building, the Pennsylvania trade group can be viewed as a proxy for American industry. The organization's members are reporting results that seem to position the tail end of 2020 as something of a springboard for future months. "Conditions for our members have improved, with increasing revenues, since the April and May timeframe," reports Palisin.

Springboard or not, it's a sure bet that few businesses will regret seeing 2020 in their rear-view mirrors. "It's been a rough year for many manufacturers," says Palisin. "We're looking at pretty significant revenue declines of 30% to 40% through much of the year for many of our members, who have had to do furloughs and layoffs to maintain operations while dealing with supply chain problems."

Palisin acknowledges that for many operations the road ahead will be rocky. That's especially true for those with limited resources. "Smaller companies aren't as well equipped as far as financing and cash

flows to weather an economic downturn," says Palisin. "Things have been significantly tougher for them."

### Housing surges

An important driver for the economy at large, residential construction is doing extremely well and promises more good news in 2021. "Housing demand has bounced back thanks to very low mortgage rates and the release of pent-up demand," says Koropecykj, who points to healthy builder confidence as the nation enters the new year.

The road ahead looks sunny indeed: "We forecast housing starts will surge by 16.8% in 2021, after slowing to a 2.9% rate in 2020 due to the initial impact lockdown orders had on construction," says Koropecykj. The comparable 2019 figure was a positive 3.8%.

Median prices for existing homes are also increasing at a healthy rate, expected to top 7.6% when 2020 figures are finally tallied, which would surpass the 5% increase of the previous year. One key reason: tight supply. "Housing has been a seller's market with low inventory levels as homeowners have been reluctant to offer their residences up for sale for fear of contracting the coronavirus," says Koropecykj.

The industry itself has engaged in practices that have contributed to its success. "Real estate professionals have done a great job

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adapting to social distancing, and enabling the buying and selling of homes, appraisals, title insurance policies and closings at the same pace as before the pandemic," says Bill Conerly, Principal of his own consulting firm in Lake Oswego, Oregon ([conerlyconsulting.com](http://conerlyconsulting.com)). "With the shift to suburban living, more new homes will be built."

Despite its recent success, the housing industry faces its own headwinds. "We expect prices to fall by 0.3% in 2021 as foreclosures mount due to an unwinding of forbearance measures by the federal government and private lenders," says Koropecykj. "According to the latest Senior Loan Officer Opinion Survey, banks have tightened standards across all sorts of mortgage products."

And the housing sector faces other issues that will sound familiar to anyone who has watched the industry over the past several years. "Construction costs are rising quickly, and builders are still grumbling about the inability to find buildable lots and skilled labor," says Koropecykj.

As for construction of non-residential buildings, the bag is equally mixed. "Although office and retail construction will be soft in the near future, they account for less than one-fourth of private nonresidential construction," says Conerly. "The big categories of power

**Continued on page 10**





production, manufacturing, health care and warehouses should do fine in the transition to post-Covid business."

#### **Strong retailers**

Retailing tends to reflect and invigorate the nation's economy, and this is a sector that has registered notable gains that promise to continue. "Our current 2021 forecast is for 6.2% growth in core retail sales," says Scott Hoyt, Senior Director of Consumer Economics for Moody's Analytics. That forecast represents a substantial improvement over 2020, when the 2.1% increase expected when numbers are finalized represented a deceleration from the 3.9% growth clocked in 2019. (Core retail sales exclude the volatile auto and gasoline segments.)

The positive growth rate for retailers in 2020 has come about as consumers have rechanneled their purchasing away from services and toward merchandise. "While consumer spending has been hammered pretty badly, retailers have not been hit nearly as hard as service businesses," says Hoyt. Moody's forecasts a decline of

5.2% in services spending when 2020 numbers are in--a stark reversal from the 4.3% gain in 2019. "Because of people's hesitancy to travel, to go to entertainment facilities, and to do things with other people, to a certain degree they're replacing such activities with buying goods."

The positive retail reports will come as a surprise to anyone who has encountered the long rows of shuttered storefronts in America's cities and towns. Two reasons account for the disparity. The first is the increasing purchase of merchandise through digital channels—a long-term trend that has only been exacerbated by the stay-at-home nature of the pandemic. The second is that consumers have become highly selective, abandoning many merchandise categories in favor of a select few that are either essential to living, or which enhance the enjoyment of pandemic-enforced leisure time. Both trends have merged to create a retail environment that favors some sectors and decimates others.

## **What's Ahead for Timeshare Asset-Backed Securities?**

How freely will consumers spend in 2021? And what portion of their money will go toward travel and vacations? Those are critical questions to answer when determining the prospects for timeshare loan asset-backed securities (ABS).

"Primary factors affecting the timeshare market are the ability and willingness of consumers to repay outstanding debts, of which key drivers for both are employment rates and wages," says Hollie Reddington, Vice President, U.S. Structured Finance at DBRS Morningstar ([dbrsmorningstar.com](http://dbrsmorningstar.com)). As the accompanying story indicates, employment levels and wage growth rates gradually improved in late 2020 but were not strong enough to create a dramatic increase in consumer spending. Another federal stimulus initiative might help budge things along.

On the plus side, consumers might well start to view timeshare opportunities as favorable vacation alternatives. "Given the uncertain economic times ahead, coupled with reduced demand for air travel, the timeshare industry may present a cost-effective option, particularly for timeshare properties that are within driving distance for a particular consumer," says Reddington. "Looking further ahead, as coronavirus vaccines and therapeutics become available, consumers may become more inclined to start planning a future timeshare stay."

Another factor affecting timeshare loan ABS transactions is performance of the collateral in existing ABS issuances, particularly the effect of the coronavirus on pool delinquencies and losses, notes Reddington. "In 2020, some sponsors allowed temporary loan modifications (including deferrals under force majeure provisions for some transactions), which may have resulted in slightly improved performance in the short-term. However, as loan modifications expire there may be some deterioration."

The coming 12 months have some catching up to do. By late 2020, year to-date timeshare ABS issuance had totaled \$2.2 billion, down 36% for the same period of the previous year, according to Finsight. How quickly things return to normal is an open question, says Reddington: "Prospects for the timeshare loan ABS sector in 2021 remain uncertain as Covid-19 is expected to have continuing effects on overall business activity as well as on travel and tourism."



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**Capital investment**

Despite the strength of housing and retailing, the economy will face headwinds in 2021. Not least among them is the sluggish state of capital investment. Corporate decision-makers, faced with uncertainty, are reacting in a predictable way: keeping their powder dry. By the end of 2020 total real fixed investment had fallen by 27% annualized, according to Moody's Analytics. "In uncertain times, investors hold onto cash and delay investments," says John Manzella, a consultant on global business and economic trends, Amherst, NY ([JohnManzella.com](http://JohnManzella.com)). "This undoubtedly puts downward pressure on economic growth. As a result, uncertainty has become the enemy of prosperity."

More robust investments in commercial buildings and machinery are not expected to arrive any time soon. "Low capacity utilization and still-high uncertainty will make expansion decisions difficult, though the declining cost of corporate borrowing will provide some offset," says Koropecykj. "Major segments of investment will be weak, with transportation equipment and structures especially hard-hit." Structures investment is expected to decline by more than 12.3% in the months ahead, led by the collapse in retail and reduced demand for office space.

Bank loan availability poses one barrier to a rapid return of capital investment. "While interest rates are low, many companies

have taken financial hits that can affect their ability to qualify for loans," says Palisin. "With corporate financials changed so drastically from the prior year, there is some tightening of access by lending institutions."

Moody's identifies technology as one bright spot in an otherwise shadowed capital

investment picture. Palisin concurs with the observation, reporting an increase in spending by his members to boost efficiencies. "The pandemic will probably accelerate the trend toward more automation and robotics," he says. "Such technology

**Continued on page 12**







will be needed to increase manufacturers' resiliency."

#### Consumer confidence

Spending by consumers accounts for some 70 percent of economic activity and is arguably even more important than capital investment for the nation's overall business health. Household spending, though, is driven by public psychology, and the most recent reports from Moody's Analytics show that the nation has a lot of catching up to do: By late 2020 consumer confidence was running as low as it was in March and April during the worst days of the pandemic.

If uncertainty about the course of the pandemic and the availability of a reliable vaccine are reason enough for high anxiety, there's a more immediate driver of consumer discontent: the noticeable drop in take home pay over the past year. "Wage and salary income, including the value of benefits, is forecast to decline 1.3% when 2020 numbers are finalized," says Hoyt. Those numbers represent a reversal in fortune from the 4.4% increase of 2019. (Wage and salary income figures exclude government payments such as the 2020 pandemic relief checks).

Pandemic-related furloughs and business closings accounted for a major portion of wage declines. Moody's expects the unemployment figure to come in around 8.5% when 2020 numbers are finally tallied. That's a sharp increase from the robust 3.5% level consumers were enjoying as recently as last February.

Consumers might improve their outlook if the unemployment picture were brightening. Yet the expectations here are, once again, for only gradual improvement. The unemployment rate is expected to decline to 7.8% by the end of 2021. "The labor market will not recover all COVID-19-related job losses until the second half of 2023," says Koropecykj.

A brightening jobs picture should translate directly into a boost in take home pay. Moody's anticipates 2021 wage increases to come to 2.5%—a level high enough to allow shoppers to exhale but too low to spark rapid spending. Hoyt's expectations for improvements in the public psychology are suitably conditional: "We are assuming a slight upward trend in consumer confidence until we get a vaccine or an effective treatment, at which point it will probably move up faster."

A high level of consumer confidence can translate into good news for the timeshare loan asset-backed securities (ABS) sector. "The underlying economic fundamentals of the consumer will continue to be a key factor in both the volume and credit quality of timeshare loans originated by sponsors which can affect contemplated ABS structures, transaction size and transaction timing," says Hollie Reddington, Vice President, U.S. Structured Finance at DBRS Morningstar ([dbrsmorningstar.com](http://dbrsmorningstar.com)). (For more analysis see the sidebar, "What's Ahead for Timeshare Asset-Backed Securities?")

#### Tight labor

Conditions in the labor market are also preventing a faster recovery. Not only is the unemployment level high, but employers are not finding the job applicants they need. "Companies are having problems recruiting and getting folks to apply for work," says Palisin. "Some things going on in the labor market are probably contributing to that. First, the portion of the workforce still on furlough will probably not take another job but will return to the one they were furloughed from. Second, there are childcare issues as students go back to school online and it's difficult for those people to get back into the labor pool. Finally, there is some level of health concern by employees going back into the workplace, especially if they are older workers or higher risk people."

## Supply chain woes

Businesses are facing a familiar challenge carried over from the pre-pandemic world: supply chain fragility. "Trade disputes are still a problem that has not been resolved," says Tom Palisin, Executive Director of The Manufacturers' Association, a York, Pa.,-based regional employers' group with more than 370 member companies ([mascpa.org](http://mascpa.org)). "The hope is that there's some kind of trade deal with China. Higher tariffs don't help in the middle of an economic slowdown."

The pandemic has made the situation more severe. "In the worst of the Covid-19 lockdown nothing was coming out of China," says Bill Conerly, Principal of his own consulting firm in Lake Oswego, Oregon ([conerlyconsulting.com](http://conerlyconsulting.com)). "That only exacerbated the problem of time lags for foreign-sourced goods." So far, he adds, few companies seem to be making radical shifts in their sourcing, due to a natural hesitancy to change suppliers. But there is growing pressure to obtain materials not only from domestic suppliers but also from multiple factories.

Another effect of recent supply disruptions may be the building of inventories to higher levels. "Companies should no longer rely on just-in-time inventory strategies, which too often have become just-too-late failures, and stockpile more supplies both in the United States and abroad," says John Manzella, a consultant on global business and economic trends, Amherst, NY ([JohnManzella.com](http://JohnManzella.com)). "This approach reduces efficiencies but favors risk reduction."

While the future of the labor market remains unsettled, the opening months of 2021 might provide clues as to whether hiring difficulties will continue. "Perhaps as we get into the new year people will start to feel more comfortable returning to the workforce, the childcare issues may be resolved, and a vaccine will be developed," says Palisin. "But right now there



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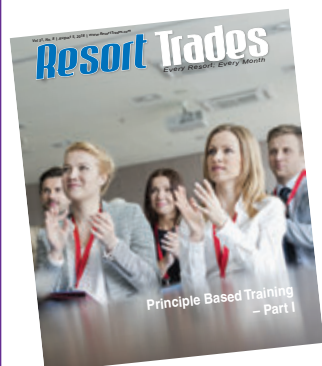
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seems to be a lot of hesitancy in the labor pool. People are sitting on the sidelines to see what is going to happen."

Competition for quality workers makes the hiring process all the more difficult. "Some sectors of the manufacturing economy, such as the food and automobile industries, are hiring quite a bit," says Palisin. "And sectors such as construction and healthcare are competing with manufacturers for workers."

When the labor market gets tight, upward wage pressure can't be far behind. "To remain competitive companies are restructuring their compensation packages to retain higher-end skilled workers," says Palisin. "Retirements

by the baby boomers and a decline in immigration are also putting higher pressure on wages." Companies aren't likely to take a wait and see while the best people go elsewhere, he adds. "Even during this period, talent is one of the top, if not the top, factor to keep a company growing."

### New deal

In the opening months of 2021, some key indicators should offer clues to how the year will turn out. Palisin feels the level of durable goods orders may signal the economy's trajectory, as will the level of capital expenditures. "Businesses will be looking for increased certainty on matters such as market stabilization, the ability to hire, access to a qualified labor pools, and workplace safety protocols," he says. "It would be good to have some kind of resolution around trade issues as well. All of those concerns will be front-burner ones."

As for the view at Moody's Analytics, Koropecykj looks

to consumer sentiment levels in early 2021 for insight into how freely shoppers will spend the rest of the year. "We will also look closely at the number of business bankruptcies," she says. "And the core unemployment rate, which excludes temporary layoffs, will gauge how much joblessness is attributable to permanent layoffs which leave behind long-lasting scars on the labor market."

But perhaps the best economic indicator of all will be the rate of progress toward a cure for the not-so-hidden elephant in the room: the pandemic. "Businesses will be concerned about the timeline of a vaccine," says Koropecykj. "The path towards some semblance of economic normality hinges upon its development and widespread distribution."

*Phillip M. Perry is an award-winning business journalist based in New York City. He covers management, employment law, finance and marketing for scores of business magazines.*





# Digital Engagement



Last month, Annie Tumlin from Global Connections, Inc. (GCI) was a guest presenter for a Trades Lunch Bunch. Her slide show and discussion about using the Internet to communicate with members and prospects was inspirational. If you missed it, visit the Resort Trades channel on YouTube. While you're there, hit the subscribe button and the bell icon to make sure you're in the loop whenever Resort Trades posts a new video.

As the world took a collective pause in March, the vacation industry was faced with extraordinary uncertainty from the global pandemic shaking it to its very core. Forced to immediately navigate through evolving regulations and safety protocols, businesses and customers rose to the challenge with vigor. Thankfully, the industry that caters to hospitality and relaxing vacations has been able to find growth through the chaos. Global Connections is no different, remaining positive and continuing to service its members.

GCI and thousands of other companies have adapted to the necessary change of giving their employees the ability to work from home. GCI continues to explore and provide new communication methods to its teams to maintain employee camaraderie with company-wide Zoom happy hours among the many virtual business meetings, employee contests and even a car parade through the corporate office parking lot to celebrate each other.

GCI's primary product is Global Discovery Vacations (GDV), a travel club with over 200,000 members and counting, designed to give families the ability to travel more for less. Though vacation cancellations were heavy through April due to government mandated resort shut-downs, GDV has continued to experience an increase in travel bookings. The marketing and customer service teams recently launched online chat, giving employees an efficient way to digitally communicate with members while lowering call volume. Membership sales are increasing as GDV's distributors and their sales offices are reopening.

GDV's most prominent member engagement campaigns come from social media, email and web announcements, allowing real time engagement to track and encourage communication between members as well as with employees. A content-heavy member campaign throughout the summer encouraged the 'Great American Road Trip', providing blogs, contests, checklists and more about taking a roadtrip to driveable U.S. destinations.

Digital engagement provides an easy and fun way to keep the communication open and ongoing, continually addressing pandemic updates and allowing employees and members alike to share content. From work-at-home selfies to road trips and other adventures, the various campaigns provide marketing material and website additions featuring real members.

GCI's customer reach extends beyond GDV, owning and managing resorts that have continued to host guests and maintain ongoing projects throughout this challenging season. Beso Del Sol Resort in Dunedin, Florida, welcomed a new general manager, Angela Bittaker in September. "I am so happy to be a part of the Beso Del Sol team," she said. "All of the employees genuinely understand the true meaning of hospitality and guest satisfaction. We've seen a steady increase in bookings and look forward to that continuing as we all get used to traveling in an updated fashion."

White Oak Lodge and Resort in Gatlinburg, Tennessee, continued the expansion that began pre-COVID-19, constructing additional one, two- and three-bedroom log cabins. Tom Lyons, GCI's President and CEO, traveled to the resort to oversee the project, picking up tools himself and sharing the progress in a fun social media campaign. "We're continuing to move forward and keep our eyes on the future," says Dave Dawson, GCI's VP Resort Acquisitions & Development.

In another addition, Dawson brought on a new head chef at the funky, locally sourced restaurant and bar Myla Rose Saloon located inside Lodge by The Blue resort in Breckenridge, Colorado. Their first female head chef, Olivia Hicks brings her passion for unique plates, fun cocktail pairings and her creative energy to provide guests with a top-notch experience. "Our atmosphere is one you can escape into, and we love to provide this for our customers, especially now," says Dawson.

Though the challenges of 2020 have been intense, GCI has emerged with renewed knowledge and strength. Perseverance makes way for growth and GCI has done just that. "Travel grants opportunities to deepen relationships with families, create incredible memories and experience other cultures," says Lyons, "making the world a little smaller and more intimate with each return home. GCI will continue to provide these opportunities for our members, the same as we've been doing for the last two decades."

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# Are You on the Right Path?

Welcome to our “Personal Growth” series of articles focused on helping you, the reader, develop and prosper during these challenging times. Watch for Sheryl Cattell’s live online Lunch Bunch presentation on January 8, 2021, 1:00 p.m. ET, for her recommendations on living a richer, fuller life.

By Sheryl A Cattell, Founder Personal Legend Coaching, LLC

Tragedy has a way of getting your attention and shaking you to your core. COVID-19 is certainly that wake-up call for the entire world.

As an individual, you may be facing extended isolation, the loss of a job, family illness or the death of a loved one. These jolts to the system can stop you in your tracks, make you question your values and priorities and challenge the choices you have made and continue to make daily.

If that’s the case, don’t be alarmed. You’re not drowning. And you’re not alone. You’re having a natural reaction. The bigger question is: do you want to take the time to go deeper to explore how to get past this fear and anxiety brought on by COVID-19? Because if you do, the reward could be your chance to make significant changes in your life so you can live how you were meant to live, both personally and professionally. In other words, it’s time to learn how to sing your song.

## Don’t be Afraid to Look for Your Song

To learn how to sing your song, where do you start? I recommend taking three key steps.

First, take a look at the book, *The Alchemist* by Paulo Coelho. It’s one of those classic books that nearly everyone reads at some point in their life. I seem to remember reading it 10+ years ago. A few months ago, it somehow appeared at the top of my Audible library list when I was searching for something else. Books only come to the top of your list if you open or download them or have some recent interaction. I had not knowingly clicked on the book, yet there it was right at the top of my reading list. This was the equivalent of a book jumping off the bookshelf and landing at your feet. So, I followed the sign and re-read the book.

The book tells a charming fictitious story of Santiago and the search for his “personal legend.” You join him as he faces his fears, loses everything, overcomes obstacles, falls in love and still follows the signs and omens that deliver him back home to where his “treasure” has always been waiting for him. Through this we learn that the journey is much more than the destination. There are so many beautiful lessons and people that he meets along the way. His willingness to follow his “personal legend” inspires those he meets to do the same. It doesn’t hurt that he is successful, and he gets the girl in the end. But along the way, the story inspires us to follow



Photo Courtesy of Ian on Unsplash

**...the reward could be your chance to make significant changes in your life so you can live how you were meant to live, both personally and professionally. In other words, it’s time to learn how to sing your song.**

the signs in our own lives toward our own “personal legend.”

The second step to learning how to sing your song is to really listen to the small quiet voice within you because your song can be found only in one place, within. Ask yourself, “What is it that brings me joy? What ignites my passion?” There are many paths to the source of your song, including meditation, prayer, selfless service, nature,

inspirational readings, music, dance and immersing yourself in the love of family and friends. And then plunge into those experiences. Watch for the signs and signals, keeping your mind and heart open. What do they tell you about your song?

The third step is to identify where you are going in the distance, something I call the castle, and then define the first step you plan to take in the direction of this new destination. In my practice, I use something I call creative manifesting to hold the vision of the castle firmly in mind, to unite with that vision of myself and then feel what it will be like to finally arrive back at my authentic self.

## What It’s Like to Sing Your Song

When you start to sing your song, you feel a clarity of intention and the draw of intense attention. Beautiful music requires a singular focus. It’s impossible to sing with your mouth full, or your attention divided between different melodies. You can only listen and sing one song. Yours may require you to let go of things that are disharmonious or things that no longer serve you. Or you might change your focus to that which brings you the most joy and fulfillment.

Your song may start faintly, like a warmup before the show starts. It can lead up to a prelude before the main act, appear in exactly the right place and right time in your story, and then end with the crescendo of You living and breathing your life’s purpose. That is what we all want in the end, to have satisfied our life’s purpose, with our song playing loudly in our life, and for those who we are here to serve.

Can you afford not to find your song? I know the world will be a better place when you find it, and your happiness may depend on it.

## How I Found My Song in the Midst of COVID

When I was reading “*The Alchemist*”, I learned that life was pushing me into my next adventure. And I moved toward it despite confronting personal difficulties along with this historic pandemic that we all continue to face. At the same time, a dear friend of mine tells me she wants to hire me as her Life Coach and formalize the work we have been doing together informally and sporadically. I thought I was being a good friend and doing what I always do with my team, staff, volunteers,





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family, and friends; listen and hold them in the highest vision of themselves. The request for me to be a Life Coach led me to take a 30-hour intensive workshop and become a Certified Life Coach. During the class, it became clear to me that helping people find their "personal legend" resonated as an excellent descriptor of what I strive for when coaching my friends or colleagues. These words were inspired by "The Alchemist." The name, Personal Legend Coaching, and website URL were available, and I took the plunge. I am now on a path where I am doing what comes

naturally to me, helping others see the best in themselves.

I will leave you with my favorite quote from the book: "The boy didn't know what a Personal Legend was. It's what you have always wanted to accomplish. Everyone, when they are young, knows what their Personal Legend is. At that point in their lives, everything is clear and everything is possible. They are not afraid to dream, and to yearn for everything they would like to see happen to them in their lives. But, as time passes, a mysterious force begins to

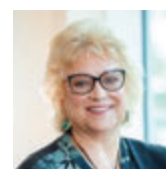
convince them that it will be impossible for them to realize their Personal Legend."

--Paulo Coelho, The Alchemist.

Your Personal Legend is your mission on earth along with the journey back to yourself. As terrible as the world events seem right now, good will emerge, especially for those who decide to examine how they live their lives and listen to the signs the universe is sending.



Sheryl Cattell, CLC is founder of Personal Legend Coaching, dedicated to help overwhelmed and distracted high achievers, to realize and attain their "personal legend." Sheryl is a Certified Life Coach from the Certified Life Coach Institute. She is the recipient of several ARDY Awards and spent nearly ten years shaping the digital footprint of Bluegreen Vacations where over 75% of owner transactions are made online. For more information please visit [www.personallegendcoaching.com](http://www.personallegendcoaching.com) or contact her at [sheryl@personallegendcoaching.com](mailto:sheryl@personallegendcoaching.com).





# How Legacy Vacation Resorts Uses Their Business for Good as First B Corporation Certified Multi-State Hospitality Company in The U.S.

By Marge Lennon

For many years, surveys have proven that consumers are willing to pay more for products and services from companies that are socially and environmentally responsible. While “sustainability” has been something of a buzzword, it is not strong enough to represent doing something good for people and the planet. Truly implementing sustainability initiatives can differentiate one resort or business in a sea of sameness and create a measurable positive impact on social and environmental impact causes.

Founded in 2011, Orlando, Florida-based Legacy Vacation Resorts (LVR) operates eight vacation ownership properties in Florida, Colorado, New Jersey and Nevada. As Chairman of Legacy Vacation Resorts and 20-year timeshare veteran, Jared Meyers

desired a way to utilize the power of business as a force for good while simultaneously providing great vacations for his guests. He began researching opportunities in which he could utilize his resources and abilities to accomplish this ambitious goal.



Jared Meyers



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During this process, he learned that the most credible businesses directing the prosperity of their businesses towards the greater good were Certified B Corporations®, or Certified B Corps. Certified B Corporations are a special type of business that balances purpose and profit, using business as a force for good. Inspired by his findings, he immediately set out on a journey to transform his company into a B Corp, implementing a variety of changes to the LVR business model to secure certification while creating a movement to help other hospitality and travel businesses to do the same.

Shared Meyers, “Certified B Corps impressed me because of their holistic view of their businesses, the rigorous verification of business practices, and how their values aligned with mine.”

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They go far beyond simple eco-friendly initiatives and analyze all aspects of their business, from workers to supply chain and community, while benefiting the planet.

Currently, there are only about 65 tourism related B Corps – a small number of the more than 3,600 worldwide. LVR is the only such certified resort hospitality company in Florida and the sole multi-state hospitality company and vacation ownership company

in the country that offsets the carbon footprint of guests, offers to donate 5% of guest's reservation to a charity of their choice, and donates 1% of total revenue to environmental charities as part of its 1% For the Planet commitment.

The B Corp certification means they are legally committed to a material positive impact across different stakeholder groups. To secure the designation, Certified B Corps

must achieve a minimum verified score on the B Impact Assessment, a rigorous appraisal of a company's impact on its workers, customers, community, and environment.

The certification was the result of a year-long process to align every aspect of the company with B Lab's requirements. In that time, they introduced multiple efforts towards a

**Continued on page 20**





more sustainable business model, including carbon footprint offsetting, waste reduction and enhanced recycling efforts, sustainable lifestyle awareness campaigns, green-focused renovation projects and a living wage initiative for employees in its eight locations.

"I believe that society's most challenging problems cannot be solved by government and nonprofits alone," added Meyers. "As part of the B Corp community, my business can help work toward reduced inequality, lower levels of poverty, a healthier environment, stronger communities, and the creation of more high-quality jobs with dignity and purpose."

Today, LVR offers multiple efforts towards a more sustainable model for timeshare owners and renters, including:

- Optional environmentally fee upon check in – 100% pass through for carbon offsets
- Social and Environmental education for guests and team members

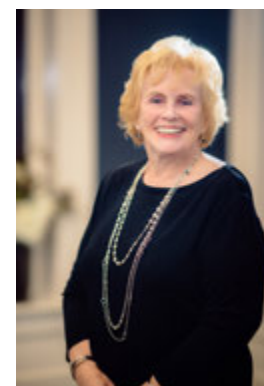
- Free reusable water bottle at check-in for renters & a significant owner discount to purchase- designed to eliminate all single use plastic
- Filtered water stations across all properties
- Waste reduction and enhanced recycling efforts
- Complimentary electric vehicle chargers
- Soap & Shampoo Dispensers instead of single use bottles
- Bamboo and/or Recycled Paper Room Keys
- Green cleaning products
- Carbon Labeling of Resort Stays

The company also provides paid time off for volunteerism activities, scholarship opportunities and an incredible Income Advance and Savings program to help with

financial emergencies and help build credit and personal savings.

Hoping to inspire other organizations to follow a similar path, Meyers co-founded the Florida for Good movement, which funds free resources to facilitate the spread of business for good and Certified B Corps. Since its inception, LVR has donated hundreds of thousands of dollars to the group's charitable endeavors, with Meyers also dedicating a significant amount of his personal time and income to its growth. Meyers and his company are also looking towards the future with the recent creation of B Tourism, a global network of B Corp certified and conscious travel organizations that take collective action for environmental and social justice. The network will make it easier than ever for consumers seeking conscious travel options as they plan vacations that align with their values.

Ever seeking to evolve, LVR will also launch an exciting rebranding of the company this December to call attention to all of their work behind the scenes. The refreshed visual appearance of the brand will bring their passion for crafting a mindful travel experience center stage.



*Marge Lennon has been writing about the timeshare industry since forever. She welcomes ideas for future Resort Trades stories. Contact her at [Marge@LennonCommunications.com](mailto:Marge@LennonCommunications.com)*





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**Firasat Hussain**

**Arrivia** – formerly known as **International Cruise and Excursions (ICE)** -- announced that **Firasat Hussain** has joined the company as Chief Information Officer. Mr. Hussain comes to Arrivia with more than 23 years of experience in IT with several senior leadership roles at Ticketmaster, RR Donnelley, and Orbitz.

"I'm excited Firasat will be joining our company. Firasat comes to us from Ticketmaster, where he led a team of over 100 technologists responsible for engineering, operations and project management for Ticketmaster's core ticketing platform", said Mike Nelson, Arrivia's CEO. "His experience and accomplishments in the areas of software development and enterprise architecture for high volume consumer platforms, including travel, are a perfect fit for our next phase of growth."

Firasat brings a high degree of organizational efficiency to Arrivia with proven SaaS offerings delivering high volume experiences, and enterprise Agile and DevOps transformations. He has specialized in building customer-centric products and high-performance technology platforms for global companies in travel, live events, retail and healthcare.

"I am excited to be a part of Arrivia's growth as we merge technology from three companies, delivering large-scale product and technology initiatives driving the business forward", said Firasat. "My experience with all facets of customer delivery and product development in the e-commerce space will help differentiate Arrivia in the marketplace."

Arrivia has proven to be a highly resilient travel distribution company over the past

year and is well positioned to build on the 20+ year history of innovation and industry leadership. As they pursue growth with existing and new customers across a range of different markets, they will further penetrate international markets and broaden their offerings with new products and enhanced technology.

**Grand Pacific Resorts** will bring its 30-plus years of timeshare management experience to **Tahoe Sands Resort**, a lakefront resort on Tahoe's North Shore. Owners of Tahoe Sands Resort, the fourth resort in the Lake Tahoe region that Grand Pacific will have the honor to manage, will begin to enjoy the unique experience starting January 1, 2021.

"We are thrilled with our decision in selecting Grand Pacific Resorts as our management company," said Robert Wemheuer, President of Tahoe Sands Resort's Board of Directors. "Grand Pacific Resorts' operational expertise, award-winning culture, and thorough knowledge of the Tahoe region made them a clear choice for our resort. Their professionalism and focus on Owner/Guest as well as Employee satisfaction are the key ingredients in making Tahoe Sands a world class resort."

Perched on Tahoe's North Shore and centrally located in Tahoe Vista, Tahoe Sands Resort spans four acres of pristine lakefront property, featuring an expansive private beach and stunning water views. Suites are available as studios or 1-and 2-bedroom stand-alone cottages. An ideal destination for outdoor enthusiasts, the resort offers direct access to the lake with a private beach and is close to miles of trails and all of the Tahoe area ski resorts.

Included in the full-service management agreement with Tahoe Sands Resort are resort operations, owner services, exchange, and rental services. Grand Pacific Resorts will also service maintenance fee billing and collections through its affiliate Advanced Financial Company (AFC). In addition to their existing benefits, Owners will have access to weekly and nightly rentals as well as extended vacation opportunities through Grand Pacific Exchange (GPX), an exclusive Owners-only exchange network from Grand Pacific Resorts.

"We greatly look forward to serving the Board and timeshare Owners of Tahoe Sands Resort," said **Nigel Lobo, RRP, Chief Operating Officer of Grand Pacific Resorts**. "Enhancing our presence in North Tahoe will allow us

to leverage our resources and create memorable experiences worth sharing. We are excited to bring our award-winning service culture and resort management expertise to the Tahoe Sands Owners and Associates and welcome them into our Grand Pacific Family."



**Nigel Lobo, RRP, Chief Operating Officer of Grand Pacific Resorts**

Grand Pacific Resorts is proud to have a long-established presence in North Lake Tahoe, with Tahoe Sands Resort being its fourth managed resort in the area. Grand Pacific Resorts currently manages Red Wolf Lakeside Lodge, also located in Tahoe Vista, along with Red Wolf Lodge at Squaw Valley and Olympic Village Inn, both nestled in Olympic Valley, home of the 1960 Olympic Winter Games. Each resort offers spectacular views, convenient access to the sites and activities of the region, and a home-away-from-home type of comfort that Owners, renters, and exchangers alike love.

Holiday Inn Club Vacations Incorporated, a national vacation ownership company, announced that **Holiday Inn Club Vacations Smoky Mountain Resort's Zach Rebert** won the Sevier County Hospitality Association's Gatlinburg Lodging General Manager of the Year Award.



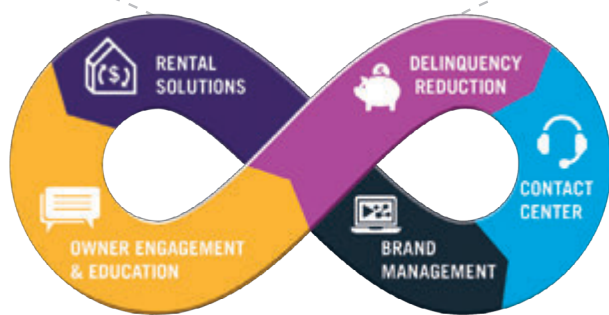
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The General Manager of the Year Award recognizes an individual who has demonstrated outstanding contributions of leadership, service and community



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among the Sevier County lodging and attraction industry. To select the award winner, a panel of judges reviewed a variety of materials that display how the individual's performance went above and beyond normal job responsibilities, such as team member testimonials and guest comment cards.

"It's an incredible honor to receive this award and be recognized by my peers in the Sevier County community," said Rebert. "In Gatlinburg, we are fortunate to work in one of the most extraordinary parts of the country, surrounded by scenic views, diverse wildlife and with numerous entertainment options. Travelers from across the world visit our resort to enjoy the charm and beauty of the Smokies, and I'm proud to lead an amazing team that shares my passion for bringing memorable vacation experiences to all the families that stay with us."

Rebert joined Holiday Inn Club Vacations in 2016 and held various leadership positions at its Desert Club Resort in Las Vegas, Nevada and Apple Mountain Resort in Clarkesville, Georgia before taking on his current role in November 2019. He is an Army veteran who served combat deployments in Kosovo and Iraq, earning two Army Commendation Medals for valor. Rebert earned a bachelor's degree in information technology and

business system analysis from the University of Phoenix.

"While he's only been in his current role for about a year, Zach has already made a positive impact on our Smoky Mountain Resort team and the Gatlinburg community," said Kelly Kahler, Regional Vice President of Resort Operations at Holiday Inn Club Vacations Incorporated. "Despite the unprecedented challenges this year has brought to the hospitality industry, Zach exemplifies our Company values of caring, courage and creativity as a leader. We are very proud of this recognition and cannot wait to see his growth and success continue."



### Resort at Canopy Oaks

**Sunlight Resorts** has several new luxury resorts in development in the Sunshine

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State. **The Resort at Canopy Oaks in Lake Wales** will be the newest premier RV resort on the East Coast and is now taking reservations and inviting the public to a New Year's Eve celebration, as well as a Grand Opening celebration. Breaking ground in the beginning of 2021, Sunlight Resorts will also begin construction on two additional resorts located in Ocala, Florida, and in Sebring, Florida. All three properties bring an elevated suite of amenities to the RV resort landscape.

The Resort at Canopy Oaks is a 435-acre property located in the heart of central Florida on over 200 acres of green space that encapsulates the mother-nature feel with a Florida vibe. The first phase of this 1,000-site resort will consist of over 400 over-sized RV sites that are a minimum of 45'x90' with a 20'x70', all being concrete pads with full hookups and 50amp service. Surrounded by premium landscaping, the five different site types range from Standard to Platinum, including waterfront options. All sites include a fire ring and a picnic table, while upgraded sites featuring brick paver patios and encased fire pits. Platinum sites include a built-in outdoor kitchen and stainless-steel grill. For those traveling without an RV, the resort offers 14 two-story spacious cottages that accommodate up to six people.



Residents and visitors can expect an experiential visit with the superior grounds and activities at Canopy Oaks. The resort boasts modern amenities and a unique portfolio of offerings that include a convenience store, pizza and sandwich shop, spa, hair and nail salon, coffee and ice cream shop, an arts and crafts center, a business center, and most notably a Tiki Bar. As a signature structure, Sunlight Resorts will showcase distinctive full-service Tiki-bars at all of the Florida properties.

The expansive state-of-the-art clubhouse features a banquet kitchen, a first-class swimming pool with a rock waterfall hot tub, a fitness center, game room, mail room, showers, and laundry room – along with two additional separate bath and laundry facilities. There are also two regulation shuffleboard courts, two regulation bocce ball courts, and eight tournament style pickleball courts. The resort is pet-friendly and offers an outdoor exercise area for dogs.

“One of the goals we are striving to accomplish with this brand is to resolve the challenges that consumers have expressed with other RV parks and resorts around the country, such as small sites, grass parking, small clubhouses, and no trees,” said Tristan Farrell, President of Sunlight Resorts. “We’ve set out to change that standard while maintaining affordability, and all of our properties will address these issues and go beyond the traditional offerings typical of many resorts today.”

One of the first events being held at the Resort at Canopy Oaks is a New Year’s Party, open to the public. Held at the resort’s Tiki Bar, the celebration includes entertainment and a fireworks display, taking place from 5pm to 2am. Following on Jan. 8, 2021, from 5 to 10 p.m., the Grand Opening celebration for the resort takes place for visitors as well as being open to the public, with participation from the Lake Wales Chamber of Commerce, the Frostproof Chamber of Commerce, and other local influencers.

The other two Florida resorts are expected to open in Fall 2021, with Champions Run Resort offering more than 400 sites in Ocala, Florida; and Sebring Square Resort with over 200 sites in Sebring, Florida. Both properties will offer consistent accommodations and many of the amenities similar to Canopy Oaks, including the signature Tiki Bar.



**Eagle Ridge Resort and Spa** announced it was the proud winner of a prestigious Stella Award from **North Star Meeting Group**. The destination resort received Gold in the Regional Hotel Category for the Best Golf Resort in the Midwest for the second year in a row. Eagle Ridge Resort and Spa feature the new Highlands Restaurant and Lounge 289, and four golf courses including one of the top one hundred golf courses in the country, The General.

The Stella Awards are the meeting industry’s highest honor, recognizing hotels, convention centers, conference centers, airlines, cruise lines, DMOs/ CVBs and DMCs that consistently deliver quality service and innovation to meeting and event professionals.

“We are ecstatic to receive such a prestigious award, as the Stella Awards reinforces the level of excellence that Eagle Ridge Resort and Spa delivers to all resort and golf guests each day,” says Colin Sanderson, director of sales and marketing at Eagle Ridge Resort and Spa. “The incredibly talented resort team aims to create the best experiences possible for our guests, and we couldn’t be more honored with the recognition we’ve received from our industry peers, meeting and event planners, golf enthusiasts and the surrounding communities.”

Winners of the 2020 Stella Awards were recognized for achieving overall excellence, superb food and beverage, the professionalism of the staff, technology innovations, and other critical aspects of the meetings and event experience. This year, nearly 7,000 votes were cast from around the world for the 553 destinations, hotels, and service providers nominated in 17 categories in six regions in the United States and worldwide. Winners were selected for achieving overall excellence, superb food and beverage, the professionalism of the staff, sustainability initiatives, and other critical aspects of the meetings and events experience. Finalists in each category were determined by meeting planners during an open voting period. Winners were then selected by an expert

panel of judges overseen by the editors of Northstar leading brands, Meetings & Conventions and Successful Meetings, Meetings News and Incentive. You can review a list of this year’s Stella Award winners, as well as more about the awards program, [here](#).

To celebrate the 2020 Stella Award winners – as well as the people and places that make the meetings and events industry great – Northstar Meetings Group presented the first annual Stella Awards Virtual Showcase, streamed live on Dec. 2, 2020. The Stella Awards Virtual Showcase – a live program with contributors from around the world –featured the 2020 winners across several top categories and provide perspective on the industry’s shared future. The event also featured special surprise guest appearances from celebrities and industry influencers. In addition, the program supported the Above and Beyond Foundation, which is providing urgent aid and grants to hospitality workers affected by the COVID-19 crisis.



## Owner’s Travel Club (OTC)

, a dynamic rewards program for resort owners, is being introduced by global travel leader, Panorama. The club



is part of the resort solutions group being led by industry veteran **Matt Brosious**. OTC provides loyal resort

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Website: www.withum.com  
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Email: ron@legacysolutionsinternational.com  
Website: www.legacysolutionsinternational.com  
Legacy Solutions International, LLC, founded by Ron Roberts, a 40-year timeshare industry veteran, delivers custom solutions that generate revenues for resort HOA's and managers facing threatening "legacy" issues. Most programs are ZERO out of pocket cost! Bring a smile back to your bottom line with effective and proven strategies for maintenance fee delinquencies, asset recapture, standing inventory sales, points programs, webinars, property management, legal & trust services, and even energy efficiency rebates! Contact: 802-862-0637 Ron@legacysolutionsinternational.com.

## LENDING INSTITUTIONS



Colebrook Financial Company, LLC  
100 Riverview Center Ste 203  
Middletown, CT 06457 USA  
Ph: (860)344-9396 Fax: (860)344-9638  
Email: BRyczek@colebrookfinancial.com  
Website: www.ColebrookFinancial.com  
Contact: Bill Ryczek  
Specialty: Colebrook Financial Company, focusing on timeshare lending, provides hypothecation and other financing products for small and mid-sized developers and can offer loans in amounts ranging from \$100,000 to \$30 million or more. We have an innovative approach to financing with rapid turnaround, personal service, and no committees. You'll always talk to a principal: Bill Ryczek, Fred Dauch, Mark Raunika and Tom Petrisko, each of whom has extensive timeshare lending experience.



## FAIRSHARE SOLUTIONS

Fairshare Solutions  
529 Seven Bridges Road, Suite 300 East  
Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
Contact: Dennis F Rogers  
Specialty: Sometimes there is more than one Reason for a delinquency or default. At Fairshare we have the sophistication, experience, sales, and customer service skills needed to solve them all. Diligent contact is key. We go far beyond the 'Agency' model of just 'dialing for dollars'. We also bring empathy, data mining, customer care, and an understanding of your bottom line. We don't just collect accounts, we collect customers. So as we succeed in recovering more of your delinquent and written-off portfolios, you will succeed in retaining valuable customers!



## LENDING INSTITUTIONS



Wellington Financial  
1706 Emmet St N Ste 2  
Charlottesville, VA, 22901  
Phone: 434-295-2033 ext. 117  
Email: sbrydge@wellington-financial.com  
Website: www.wellington-financial.com  
Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$8 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With 40 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.



Whitebriar Financial Corporation  
575 Mystic Drive PO Box 764  
Marstons Mills, MA 02648  
Phone: (508)428-3458  
Fax: (508)428-0607  
Email: hbvwhitebriar@gmail.com  
Website: www.whitebriar.com  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's, and assist in Workouts. Resort Equity and Bridge Financing available.

## MANAGEMENT & OPERATIONS



Capital Vacations  
9654 N. Kings Hwy. Suite #101  
Myrtle Beach, SC 29579  
Phone: 843-213-2383  
Email: hello@capitalvacations.com  
Website: www.CapitalVacations.com  
Contact: Alex S. Chamblin, Jr.  
Specialty: Capital Vacations is a vacation ownership and hospitality organization which provides quality, customized management services for the timeshare industry. Capital Vacations is composed of three proven management organizations (SPM Resorts, Defender Resorts and Capital Resorts Group). Combined they have more than 70 years of experience managing resorts and offering services from human resources, accounting, operations, marketing and sales.

## MANAGEMENT & OPERATIONS



Getaways Resort Management  
PO Box 231586  
Las Vegas, NV 89105 USA  
Phone 1: (844) 438-2997  
Email: tjohnson@getawaysresorts.com  
Website: www.GetAwaysresorts.com  
Contact: Thomas A. Johnson  
Specialty: When you need winning strategies, not just promises from your resort management company, put GetAways more than 25 years of resort management experience to work for your resort. With close to 50,000 owners/members under management in four countries, GetAways has a proven reputation for providing Game Winning Solutions.



Grand Pacific Resort Management  
5900 Pasteur Ct Ste 200  
Carlsbad, CA 92008 USA  
Ph: 760-827-4181 FAX: 760-431-4580  
Email: success@gpresorts.com  
Website: www.gprmgmt.com  
Contact: Nigel Lobo  
Specialty: For decades, we've created experiences worth sharing—from the moment you start dreaming of your vacation to long after you return home. We tailor our services to preserve the distinctive experience offered by your resort, delivering exceptional results based on our longevity and your vision. Our collaboration, consistency, and hands-on approach ensure your success. Owners vacation with us because they appreciate our service culture. Associations stay with us because of the financial strength we build.

## MANAGEMENT & OPERATIONS



Vacation Resorts International  
25510 Commercentre Drive, #100  
Lake Forest, CA 92630 USA  
Phone 1: (863)287-2501  
Email: jan.samson@vriresorts.com  
Website: www.vriresorts.com  
Contact: Jan Samson  
Specialty: Vacation Resorts International (VRI) is a full-service timeshare management company providing 35 years of innovation, success, best practices, and solutions to over 140 resorts throughout the United States. We have the resources and solutions to generate income for your resort through rentals, resales, and collections. We invite you to discuss your needs with us today! Please contact Jan Samson at 863.287.2501 or jan.samson@vriresorts.com.

## OUTDOOR AMENITIES



Kay Park Recreation Corp.  
Janesville, IA 50647 | USA  
Phone: 800-553-2476  
FAX: 319-987-2900  
Email: marilee@kaypark.co=m  
Website: www.kaypark.com  
Contact: Marilee Gray  
Specialty: Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! Product line includes a large variety of outdoor tables, benches, grills, bleachers, litter receptacles, drinking fountains, planters, pedal boats, and more!

## PEST CONTROL/DISINFECTANT



SteriFab  
PO Box 41,  
Yonkers, NY 10710  
Phone: (800)359-4913  
Fax: (914)664-9383  
Email: Sterifab@sterifab.com  
Website: www.sterifab.com  
Contact: Mark House  
Specialty: Approaching its 50th year on the market. STERIFAB continues to set new standards as it continues to be the only EPA registered product that both disinfects and kills bed bugs and other insects. This ready to use product is available in all 50 States and is ready to use. Available in pints, gallons and 5- gallon containers. STERIFAB.COM 1-800-359-4913

## PET SANITATION



DOGIPOT  
2100 Principal Row, Suite 405  
Orlando, FL 32837 USA  
Phone 1: 800-364-7681  
Website: www.dogipot.com  
Contact: David Canning  
Specialty: DOGIPOT® has numerous product designs made from various materials to help fit all of the possible needs of our customers in helping solve their dog pollution issues. We have the most aesthetically pleasing, commercially durable products on the market that are very economical. No one can match our experience, customer service, selection of products or reputation in the market. DOGIPOT® products offer dependability that saves you money!

**For important news, insights and opinions on the vacation ownership industry, I read Resort Trades Magazine.**

**Gregory Crist**  
CEO, National Timeshare Owners

## POOL & WATER FEATURES EQUIP. & MAINT



Hammerhead Patented Performance  
1250 Wallace Dr STE D,  
Delray Beach, FL 33444  
Phone: (561)451-1112  
Fax: (561)362-5865  
Email: info@hammerheadvac.com  
Website: www.hammerheadvac.com  
Contact: Customer Service  
Specialty: For 20 years, Hammer-Head has led the way in low-cost, safe, easy-to-use manual pool vacuum systems. Our portable, rechargeable, battery powered vacuums are designed for speed and simplicity. Remove debris without using the filtration system and cut your pool vacuum time in half, without shutting down the pool. Hammer-Head cleaning units are made in America and are the #1 choice of military, cruise line, resort, fitness club, and city managers from Key West to Okinawa.



LaMotte Company  
802 Washington Ave,  
Chestertown, MD 21620  
Phone: (800)344-3100  
Fax: (410)778-6394  
Email: rdemoss@lamotte.com  
Website: www.lamotte.com/pool  
Contact: Rich DeMoss  
Specialty: The Mobile WaterLink® SpinTouch™ lab is designed to be used onsite. The precise photometer can measure 10 different tests in just 60 seconds to obtain perfect water chemistry. All the tests results can be viewed on the touchscreen or can be transferred into our DataMate water analysis program. Achieve precision without time consuming test and clean-up procedures. Visit www.waterlinkspintouch.com for more information.

## PUBLIC RELATIONS



GBG & Associates  
121 Lake Shore Dr Rancho  
Mirage CA , 92270  
Phone: 760-803-4522  
Email: georgi@gbgandassociates.com  
Website: www.gbgandassociates.com  
Contact: Georgi Bohrod  
Specialty: Positioning Strategy, Placement and Reputation Management: Let GBG create a positive platform for new business development and increase awareness. We provide resources and spearhead tailor-made B2B or B2C strategic plans incorporating both paid.

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## RECEIVABLE FINANCING



### FAIRSHARE SOLUTIONS

Fairshare Solutions  
529 Seven Bridges Road, Suite 300 East  
Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
Contact: Dennis F Rogers  
Specialty: Sometimes there is more than one Reason for a delinquency or default. At Fairshare we have the sophistication, experience, sales, and customer service skills needed to solve them all. Diligent contact is key. We go far beyond the 'Agency' model of just 'dialing for dollars'. We also bring empathy, data mining, customer care, and an understanding of your bottom line. We don't just collect accounts, we collect customers. So as we succeed in recovering more of your delinquent and written-off portfolios, you will succeed in retaining valuable customers!



Whitebriar Financial Corporation  
575 Mystic Drive PO Box 764  
Marstons Mills, MA 02648  
Phone: (508)428-3458 Fax: (508)428-0607  
Email: hbvswitebriar@gmail.com  
Website: www.whitebriar.com  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's, and assist in Workouts. Resort Equity and Bridge Financing available.

## RECREATIONAL GAMES



The Chess House  
PO Box 705  
Lynden, WA 98264  
Phone: (360)354-6815  
Fax: (360)354-6765  
Email: raphael@chesshouse.com  
Website: www.chesshouse.com  
Contact: Raphael Neff  
Specialty: Unplug the gadgets and refresh with a great game for sheer fun. Improve IQ, focus, and face to face time with your loved ones. Chess House has helped countless parks and resorts obtain a low cost, high visibility Giant Outdoor Chess that's easy to maintain and fun for everyone from toddlers to veterans.

**I think the Trades has taken the lead in cutting edge reporting on issues that really matter to independent resorts.**

**R. Scott MacGregor of CaryMacGegor The Asset & Property Management Group, Inc.**

## REFURBISHMENT & DESIGN



Hospitality Resources & Design, Inc.  
919 Outer Road Suite A,  
Orlando, FL 32814  
Ph: 407-855-0350 Fax: 407-855-0352  
Email: rich@hrdorlando.com  
Website: www.hrdorlando.com  
Contact: Rich Budnik  
Specialty: Hospitality Resources & Design is a licensed interior design firm. Services include interior design, LEED AP, kitchen & bath, purchasing, project management and installation. We strive to create long-term partnerships with clients by listening to and understanding their unique goals. The team uses their expertise to provide clients with innovative design while completing projects on time and in budget. Regardless of scope or location, we are happy to travel to you to begin a successful collaboration.

## RENOVATION



CRA  
11500 W Olympic Blvd, Ste 610  
Los Angeles, CA 90064  
Phone: (818)577-4320  
Email: info@cradesign.com  
Website: www.cradesign.com  
Contact: Michael Lindenlaub  
Specialty: Renovation, interior design, and furnishing services. With 25-years in the hospitality and vacation ownership world, CRA has the project experience, the team and the pricing clout to complete your improvement projects. Designers for major brands and innovators of marquee new-build projects nationwide, together with your ideas, we can create the perfect vacation environment! From collaborative ideation and thoughtful pre-planning to interior design and installation, CRA can guide you through a seamless process – start to finish.

## RENTALS AND RESALE



SellMyTimeshareNow, LLC  
8545 Commodity Circle,  
Orlando, FL 32819  
Phone: 877-815-4227  
Email: info@sellmytimesharenow.com  
Website: www.sellmytimesharenow.com  
Specialty: SellMyTimeshareNow.com is the largest and most active online timeshare resale marketplace worldwide. We provide a proven advertising and marketing platform to timeshare owners, while offering the largest selection of resales and rentals to buyers and travelers. With over 5.5 million visits to our family of websites and more than \$254 million in purchase and rental offers delivered to advertisers annually, we have been serving the needs of owners and non-owners alike since 2003.

## RENTALS AND RESALE



Timeshares Only LLC  
4700 Millenia Blvd. Ste. 250  
Orlando FL 32839  
Phone 800-610-2734  
Fax: 407-477-7988  
Email: Ryan.Pittman@timesharesonly.com  
Website: www.timesharesonly.com  
Contact: Ryan Pittman  
Specialty: Timeshares Only is a cooperative advertising company that has served the timeshare resale market for over 25 years. We connect timeshare buyers, sellers, and renters on our online resale platform. Timeshares Only also enhances the timeshare product value by providing owners with maintenance fee relief, numerous monetization options, and exclusive access to the largest selection of travel benefits at remarkable prices. It's a whole new timeshare resale experience.

## RESALES



Bay Tree Solutions  
400 Northridge Rd., Ste. 540  
Atlanta, GA 30350  
Phone: 800-647-4130  
Email: DMilbrath@BayTreeSolutions.com  
Website: www.BayTreeSolutions.com  
Contact: Doug Milbrath  
Specialty: Bay Tree Solutions is an advertising and marketing company that specializes in assisting owners to resell their vacation ownership interests at a fair price. By avoiding desperate sellers and distressed properties and by using our consultative method, for eleven years we have repeatedly guided clients who sell for prices 30-to-50 percent higher than our closest competitors. Bay Tree provides resort operators, as well as servicing and collection agencies, with a trusted ally

## SALES AND MARKETING



ADS Consulting  
8612 Titleist Cr, Las Vegas, NV 89117  
Phone: 702-919-0550  
Email: dstroeve@ads-cs.com  
Website: www.adsconsultingservice.com  
Contact: David Stroeve  
Specialty: ADS Consulting is the predominant vacation ownership sales and leadership development firm. We specialize in 3 primary specialties. We increase sales PRODUCTIVITY by delivering the number #1 two-day seminar workshops. We enhance leadership PERFORMANCE and effectiveness by elevating their wisdom, expertise, and motivation. Lastly, we increase bottom-line PROFITS by providing the most comprehensive revenue and profit report by delivering our D5 Analysis. We are experts at helping companies improve their sales and marketing systems and processes. We are the right solution.

## SALES AND MARKETING



Resort Management Services  
10745 Myers Way S  
Seattle, WA 98168  
Ph: (888)577-9962 Fax: (206)439-1049  
Email: doug@resortmanagementservices.net  
Website: www.resortmanagementservices.com  
Contact: Douglas Murray  
Specialty: Resort Management Services provides resort developers and HOAs with customized sales programs that generate revenue and enhance benefits for current owners. We reinvigorate membership usage and specializes in meeting with owners and members in their communities. Targeting users and non-users, RMS develops innovative new benefits tailored to improve specific member needs.

## SALES TRAINING



**SHARI LEVITIN**  
ShariLevitin.com

Levitin Group  
PO Box 683605, Park City, UT 84068  
Phone: (435)649-0003  
Email: shari@sharilevitin.com  
Website: www.levitinlearning.com  
Contact: Shari D Levitin  
Specialty: Shari Levitin is the author of the bestseller, Heart and Sell, a frequent contributor to Forbes, CEO Magazine, Huffington Post, and guest lecturer at Harvard. Shari started in the timeshare industry in 1997, and her team has increased revenues for companies like Wyndham, Hilton, and RCI in over 40 countries. Recently, Shari has been recognized as one of the:  
• Top 10 Voices in Sales for LinkedIn  
• Top 20 Sales Experts in the Salesforce documentary, "The Story of Sales."  
• Top 50 Keynote Speakers  
• 38 Most Influential Women in Sales  
www.linkedin.com/in/sharilevitin/

## STRATEGIC PLANNING



Lemonjuice Capital Solutions  
7041 Grand National Dr #230, 32819  
Phone: 321-320-8830  
Email: info@lemonjuice.biz  
Website: http://lemonjuice.biz/  
Specialty: Lemonjuice delivers strategic planning tools and the resources needed to execute those plans to Association Boards and Managers. Services include Strategic Analyses; Rental distribution, revenue management, and channel management; Resort technologies including operating systems, websites, and business tools; Comprehensive resort management and accounting; Title and roster reconciliation; Sunset management; and Project restructuring and repositioning. Unlike typical management companies, Lemonjuice will invest capital with the Association to help it achieve its goals. Give your owners options!



#### TECHNOLOGY



SPI Software  
444 Brickell Avenue, #760;  
Miami FL 33131  
Phone: (305)858-9505  
Fax: (305)858-2882  
Email: [info@spiinc.com](mailto:info@spiinc.com)  
Website: [www.spiinc.com](http://www.spiinc.com)  
Contact: Alex Gata  
Specialty: SPI is the preferred software for selling and managing timeshare properties, vacation ownership clubs and resorts. SPI's Orange timeshare software is a comprehensive suite of services that includes sales and marketing, property management, billing maintenance and more. SPI is a global company with our software installed on five continents providing a breakthrough product based on over 30 years of industry experience. This includes an advanced user interface, all major integrations and cloud-based extendible applications.

#### TRADE ASSOCIATIONS



C.A.R.E. Cooperative Association of Resort Exchangers  
P.O. Box 2803, Harrisonburg, VA 22801  
Phone: 800-636-5646 (U.S. & Canada)  
540-828-4280 (Outside U.S. & Canada)  
FAX: 703-814-8527  
Email: [info@care-online.org](mailto:info@care-online.org)  
Website: [www.care-online.org](http://www.care-online.org)  
Contact: Linda Mayhugh, President  
Specialty: Established in 1985, C.A.R.E. is one of the industry's leading associations in ethical standards and value propositions. Its internationally diverse member base includes Resort Developers, Management and Exchange Companies, HOA's, Travel Clubs and Wholesalers as well as industry suppliers bringing value-added revenue enhancement opportunities. Members that possess or seek rentable inventory for fulfillment set the foundation of C.A.R.E. with a multitude of scenarios for securing client vacations, increased inventory utilization and heightened yield management.

#### TRANSPORTATION VEHICLES



Club Car Custom Solutions Department  
4125 Washington Rd. Evans, GA. 30809  
Phone: 800-258-2227  
Website: [www.clubcar.com](http://www.clubcar.com)  
Contact: Your Local Club Car Dealer  
Specialty: Made-to-Order and Task-Specific Utility and Transport Vehicles  
Club Car's Custom Solutions Department customizes vehicle configurations to tackle many hospitality and maintenance applications: refuse removal, bell service, room service, facilities maintenance, grounds keeping and more. Stylish and versatile, these cars have the same warranty as standard vehicle offerings in their class and are ideal to reduce fleet size and replace full-size trucks. To find your local Club Car Dealer visit [www.clubcar.com/dealer](http://www.clubcar.com/dealer).

#### TRAVEL CLUBS



Global Connections, Inc.  
5360 College Blvd, Suite 200  
Overland Park, KS 66211  
Phone 1: 913-498-0960  
Email: [MGring@exploregci.com](mailto:MGring@exploregci.com)  
Website: <http://www.exploregci.com>  
Specialty: Global Connections, Inc. (GCI) - A highly respected resort developer and leader in the travel club and vacation industry, offering travel club fulfillment and servicing, travel search engine development, component-based products, private labeled leisure benefits, exit and affinity programs, premium incentives, resort condominium and cruise fulfillment, wholesale and exchange opportunities. GCI is the owner and developer of resorts in California, Colorado, Florida and Tennessee and further owns and leases multiple resort condominiums throughout the U.S., Canada, Mexico and the Caribbean.

#### TRAVEL INCENTIVES



True Incentive  
2455 East Sunrise Blvd. Suite 200 Fort Lauderdale, FL , 33304  
Phone: 800-684-9419  
Fax: 954-707-5155  
Email: [salesinfo@true-incentive.com](mailto:salesinfo@true-incentive.com)  
Website: [true-incentive.com](http://true-incentive.com)  
Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare, and cruises designed to impact a company's marketing and sales objectives. As for us how we can help you determine the right marketing incentives to meet your goals. For more information [www.true-incentive.com](http://www.true-incentive.com) or [salesinfo@true-incentive.com](mailto:salesinfo@true-incentive.com)



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<sup>1</sup> Resort Rental offers members a Best Price Guarantee subject to change without notice at the sole discretion of Resort Rental. If you find a lower rate for a hotel booking, car rental, or destination activity on another US-based travel site within 24 hours, contact Resort Rental. Some restrictions apply. For terms and conditions for the Resort Rental Best Price Guarantee, go to [ownerstravelclub.com](https://ownerstravelclub.com). Resort Rental Best Price Guarantee is administered by Alliance Reservation Network, Inc. under contract with Resort Rental. Resort Rental is not responsible for honoring the Resort Rental Best Price Guarantee.

Membership is based on eligibility. For additional terms and conditions, visit: [OwnersTravelClub.com](https://OwnersTravelClub.com).

Owner Dollars will be credited to the Membership account and may be redeemed towards partial payment for subsequent OWNERS TRAVEL CLUB purchases. Owner Dollars have no actual cash value. Member must maintain the Membership account in good standing to earn or to redeem Owner Dollars. Owner Dollars are good for 12 months from the date of your registration. See Terms and Conditions for further details. Hawaii TAT Broker ID #1A-023-193-6000-01 Resort Rental, LLC, 6277 6277 Sea Harbor Drive, Orlando, FL 32821 © 2020 Resort Rental, LLC. All rights reserved.



# New Feature Launch!



RESORT  
DATA PROCESSING

TAILORED

## Property Management Software

DESIGN / ADAPT / GROW

### New Feature: Touchless Check-In & Check-Out

Many good things often come out of tough times! In continuing with our 35+ year focus of working with our customers to provide tools to meet their modern-day challenges, let us introduce to you the Touchless Check-In & Check-Out!

Designed to limit guest and staff exposure to one another, RDP's Touchless Guest Experience allows guests and owners to check-in and check-out via their mobile devices.

### Timeshare and Fractional Management

Resort Data Processing (RDP) develops timeshare software for fractional properties, private residence clubs (PRC), and destination clubs. Guests and owners can reserve via the internet, and owner internet access includes the owner calendar and ability to view bills paid by the management company. Work orders and housekeeping history can also be accessed online. With a strong customer base and 30 years of experience in the complex area of owner managed timeshare software, the RDP system modules that are timeshare-specific are fully integrated with RDP's core property management system. RDP systems manage variations of fractional ownership like weekly, quarter share, membership and "point-based" resorts.

### Unparalleled Owner features



Automated Owner Statements, Owner Portal, Owner Billing, HOA/Owner revenue management, all built to any Week, Season, Float, Fixed, or Split Configuration.



### Double YOY Revenue

On average RDP customers double their profits in the first year due to process automation, commission free booking engine, and built in marketing features



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RDP is customized to each property providing industry leading functionality to those ready to manage their resort with one robust system.

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- > Dedicated Implementation Team
- > All-In-One Solution

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Email : [Sales@ResortData.com](mailto:Sales@ResortData.com)

Address: 211 Eagle Road  
Avon, Colorado 81620-3360